



## Floodplain Development

### Michigan Department of Environmental Quality Land and Water Management Division (LWMD)

Any occupation, construction, filling or grade changes within the 100-year floodplain of a river, stream or drain with a drainage area of 2 square miles or more, requires a permit from the DEQ under state floodplain regulations. In general, construction and fill may be permitted in non-floodway portions of the floodplain if local ordinances and building standards are met. Compensating excavation may be required for large amounts of fill placed within the 100-year floodplain to ensure that floodwater storage will be preserved. In floodplain areas the state of Michigan Building Code requires the lowest floor, including the basement of residential structures, be elevated to 1-foot above the 100-year flood elevation. Nonresidential structures must also be elevated or flood-proofed to 1-foot above the 100-year flood elevation.

More stringent regulations apply in the floodway portions of the floodplain. Floodways can be hazardous and are characterized by moving water during times of flood. New residential construction is specifically prohibited in the floodway. Commercial development may be allowed. However, an engineering analysis may be required which demonstrates that flood flows are not be restricted and that upstream flood elevations are not increased.

Improper development of floodplains may place occupants and rescue workers at risk during times of flood, and can result in property damage and major financial losses. In addition, development that obstructs or redirects flood flows may increase damages to other properties. For these reasons, development of floodplains is regulated at the state and local levels. Federal lending regulations will also require flood insurance as a condition of a mortgage in identified floodplain areas.

Floodplains are mapped for most flood prone communities on federal Flood Insurance Rate Maps. Local floodplain maps are available for inspection in city, village and township offices. Flood Insurance Rate Maps may be obtained from the Federal Emergency Management Agency (FEMA) by calling 1-800-358-9616 or by visiting the FEMA website at [www.msc.fema.gov](http://www.msc.fema.gov). The Department of Environmental Quality may be able to provide estimates of flood elevations on streams where floodplain maps do not exist. Specific floodplain information questions can be directed to district floodplain engineers. Their phone numbers can be found at [www.michigan.gov/deqwatermanagement](http://www.michigan.gov/deqwatermanagement), click on "floodplain management", then click on "floodplain contacts".

The Department permit procedures include a single permit application and review process for activities proposed in floodplains, wetlands, and inland lakes and streams. Should you have questions or need an application for permit, please contact the LWMD at 525 W. Allegan, P.O. Box 30204, Lansing Michigan 48933, phone 517-373-9244, or visit [www.michigan.gov/jointpermit](http://www.michigan.gov/jointpermit).